

On behalf of Congresswoman Katherine Clark, I am writing to inform you that the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) is launching the Interim Office of the Flood Insurance Advocate effective December 22, 2014. The goal of this new office will be to provide assistance to homeowners and policyholders in navigating the National Flood Insurance Program (NFIP). Beginning on December 22, 2014, members of the public who have questions or concerns about the NFIP will be able to reach the Interim Office of the Flood Insurance Advocate via email at [insurance-advocate@fema.dhs.gov](mailto:insurance-advocate@fema.dhs.gov). The office is also working to establish a phone line to receive inquiries from the public, and our office will pass along the appropriate phone number as soon as we receive it. Please see below for the official announcement from FEMA, which provides further information on the office.

I hope this resource will be helpful to you and the residents of Stoneham. As always, please do not hesitate to contact our office with any questions or concerns about the NFIP.

Best,  
Anthony J. Moreschi Constituent Service Representative Office of Congresswoman Katherine Clark (MA-5) 5 High Street, Suite 101  
Medford, MA 02155 781-396-2900

## **FEMA ANNOUNCES LAUNCH OF THE INTERIM OFFICE OF THE FLOOD INSURANCE ADVOCATE**

**WASHINGTON** – The U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) Administrator Craig Fugate today announced the launch of the Interim Office of the Flood Insurance Advocate, led by the Acting Flood Insurance Advocate, David Stearrett. The Interim Flood Insurance Advocate office will stand up effective December 22, 2014.

The Interim Office will begin work on specialized assistance to citizens and policyholders on National Flood Insurance Program (NFIP) issues; as well as regional mapping outreach and education support. The Interim Office will operate until a permanent Office of the Flood Insurance Advocate is established pursuant to Section 24 of the Homeowner Flood Insurance Affordability Act of 2014 (subject to budget resources). To best carry out its mission, duties and responsibilities, the Interim Office will be an independent office within FEMA with direct alignment to the Federal Insurance and Mitigation Administration (FIMA) Associate Administrator and the FEMA Administrator.

“

Floods are the most common disaster affecting communities in America,” said David Miller, Associate Administrator for the Federal Insurance and Mitigation Administration. “Through the National Flood Insurance Program, FEMA is working hard to ensure that families are able to protect themselves from flood damage and accelerate efforts to recover should something happen. As someone who has worked tirelessly on behalf of policyholders for many years, I know Mr. Stearrett will fight each day to ensure that policyholders have the information they need to navigate the flood insurance process and ensure any concerns are addressed.”

Until funding is available to establish the permanent office, a number of FEMA employees will be detailed to the Interim Office. FEMA spent several months developing options to implement this new provision, and met with a number of Advocate and Ombudsman offices at other federal agencies and identified areas of greatest policyholder and property owner needs. These findings were leveraged to build the interim office.

FEMA is designating an Acting Flood Insurance Advocate and an interim Office of the Flood Insurance Advocate as part of its commitment to immediately begin providing assistance to homeowners and policyholders. At launch, the Acting Advocate and staff will focus on assisting the public as they navigate through the National Flood Insurance Program (NFIP) processes by leveraging FEMA resources to address specific public inquiries or concerns. The Acting Advocate will also develop a long-term regional mapping outreach and education strategy to maximize support to the public. The Interim Flood Insurance Advocate office will operate with existing resources and further expansion is subject to future funding, as FEMA is operating under a Continuing Resolution.

The Flood Insurance Advocate will be an independent office within FEMA and have direct access on an advisory basis to the FEMA Administrator. As funds become available, FEMA plans to designate a permanent Flood Insurance Advocate and staff.

Initially, the public can reach the Acting Flood Insurance Advocate by email, at [insurance-advocate@fema.dhs.gov](mailto:insurance-advocate@fema.dhs.gov). In the next month, the Flood Insurance Advocate will establish a phone number to receive inquiries from the public. As with normal NFIP and FEMA business, FEMA recommends that policyholders continue to also work with their insurance agents to resolve any questions or concerns that they have related to flood insurance, or contact Floodsmart at 1-888-3799531.

The NFIP is a Federal program created by Congress to mitigate future flood losses nationwide through sound, community-enforced building and zoning ordinances and to provide access to affordable, federally backed flood insurance protection for property owners. The NFIP is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods